## WHAT IS CLAIMED IS

1. A method of delivering and monitoring application modules, said method comprising the steps of:

receiving a request from a host site's WEB page for an application module, where a user interacts with said application module to earn points;

processing said request;

returning said application module to said user;

receiving point information from said user based on the user's interaction with said application module;

processing said point information and updating an account for the user based on said point information; and

returning updated account information to said user.

- 2. A method of delivering and monitoring application modules according to claim 1, wherein said step of returning said application module comprises returning an application module comprised of dynamically generated HTML wrapped in a scripting language.
- 3. A method of delivering and monitoring application modules according to claim 1, wherein said step of receiving point information comprises receiving point information based on the user playing a game of chance presented by said application module.
- 4. A method of delivering and monitoring application modules according to claim 3, wherein said step of receiving information comprises receiving information

from a plurality of users, each interacting with a respective application module by playing said game of chance.

5. A method of providing application modules to a user through a WEB site, said method comprising the steps of:

awaiting a WEB page request from a user;

providing a WEB page to said user, upon request, with said WEB page containing a request to a master site for an application module, where the user interacts with the application module to earn points.

- 6. A method of providing application modules to a user through a WEB site according to claim 5, wherein said step of providing a WEB page comprises providing a WEB page having the request to the master site for the application module with the application module comprised of dynamically generated HTML wrapped in a scripting language.
- 7. A method of providing application modules to a user through a WEB site according to claim 5, wherein said user interacts with the application module by the user playing a game of chance presented by said application module.
- 8. A method of providing application modules to a user through a WEB site according to claim 7, wherein said step of providing a WEB page comprises providing WEB pages to a plurality of users, where each of said plurality of users interacts with a respective application module by playing said game of chance.

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9. A method of interacting with application modules, comprising the steps of: requesting a WEB page from a host site;

receiving said WEB page, with said WEB page containing a request to a master site for an application module;

interacting with said application module to earn points;

sending information to said master site based on said interaction with said application module, where said information is related to the points earned; and

receiving updated account information, related to the said points earned, from said master site.

- 10. A method of interacting with application modules, according to claim 9, wherein said application module comprises dynamically generated HTML wrapped in a scripting language.
- 11. A method of interacting with application modules, according to claim 9, wherein said step of interacting with said application module to earn points comprises playing a game of chance presented by said application module.
- 12. A method of updating a user's account information with a point engine interface comprising the steps of:

receiving information from a host site related to a change in the user's account as a result of a user interaction;

processing information from said host site based on said interaction, where said information is related to a change in a number of points in a user's account; and sending updated account information, related to said change in the number of

points, to said host site.

- 13. A method of updating a user's account information with a point engine interface, according to claim 12, wherein said step of receiving information from a host site comprises receiving information that is not related to the user's interaction with an application module.
- 14. A method of interacting with said point engine, according to claim 12, wherein said step of returning updated information to the host site further comprises providing an application module with dynamically generated HTML wrapped in a scripting language to provide an update to said user.
  - 15. A system comprising:
  - a user node having a browser program connected to a network;
- a host content provider having a WEB site responsive to requests for information from said user node to provide content and a request for an application module; and

a master server responsive to a request from said user node for the application module, where said master server maintains account information for a user at said user node;

wherein said user node is configured such that when the user node interacts with the application module through actions of the user, the user earns points, and balances of said points are maintained by said master server.

16. A system according to claim 15, wherein the application module comprises dynamically generated HTML wrapped in a scripting language.

- 17. A system according to claim 15, wherein the application module is configured to present a game of chance to the user at said user node.
- 18. A system according to claim 17, wherein said host content provider and the application module are configured to present said game of chance to a plurality of users at a plurality of user nodes.
  - 19. A system comprising:
  - a user node means having a browser program connected to a network;
- a host content providing means responsive to requests from said user node means to provide point update processing for interactions within said host content providing means; and
- a master serving means responsive to said host content providing means, where said master serving means maintains and updates account information for a user in a point engine maintained within said master serving means, and returns updated account information to said host content providing means;

wherein, said interactions within said host content providing means are unrelated to interactions between the user and an application module and said user node means is configured such that when the user node means interacts with the host content providing means, said host content providing means interacts with the master serving means to receive a point balance for the user.

20. A system according to claim 19, wherein the host content providing means provides said point balance to said user node.